



RON S. CORZINE
Governor

New Jersey Office of the Attorney General

Division of Consumer Affairs
State Board of Psychological Examiners
124 Halsey Street, 6th Floor, Newark, NJ 07102

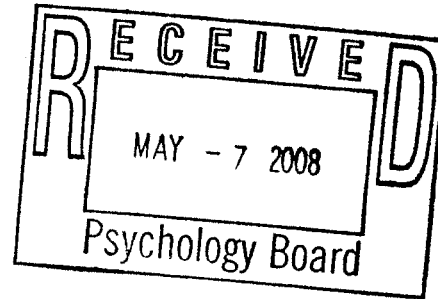


ANNE MILGRAM
Attorney General

April 18, 2008

By Certified and Regular Mail

Michele Terri Zembow, Ph.D.
18 Plymouth Place
Maplewood, New Jersey 07040



LAWRENCE DEMARZO
Acting Director

Mailing Address:
P.O. Box 45017
Newark, NJ 07101
(973) 504-6470

Re: **Modified Offer of Settlement In Lieu of Filing a Formal
Disciplinary Complaint**

Dear Dr. Zembow:

This shall confirm that the Board of Psychological Examiners ("the Board") has reviewed your letter dated August 14, 2007 which requests that the Board reconsider reducing the civil penalty imposed herein and offer an informal letter of reprimand instead of the public settlement offer. Upon review of your position, the Board has agreed to reduce the civil penalty imposed from \$3000 to \$1500 but has rejected your request for informal action as it is the Board's practice to issue letters of settlement to licensees who have practiced for a considerable period of time with a suspended license due to failure to timely renew. Below is the Board's modified offer of settlement.

This letter is to advise you that the Board has had an opportunity to review information concerning your reinstatement of license to practice psychology in the state of New Jersey that was received on April 26, 2004. Specifically, the information reviewed included the reinstatement application that indicated that the last renewal was due June 30, 2001 or thirty (30) days from this date. An affidavit advising the Board that during the lapsed licensure period you continued to practice psychology in a solo/ independent practice at 18 Plymouth Place in Maplewood, New Jersey. The Board records indicate that the renewal notices were sent to your last known address at 18 Plymouth Place, Maplewood, New Jersey.

Upon review of all available information, the Board has reinstated your license and has preliminarily found that probable cause exists to support a finding that you violated N.J.S.A. 45:1-7.1(b) and (c) in that you failed to renew your license within thirty day of the June 30, 2001 renewal period and you continued to practice with a suspended license after July 30, 2001 until on or after April 26, 2004.

At this juncture, the Board has preliminarily concluded that the above violations are sufficient to warrant the initiation of formal disciplinary proceedings against you. Notwithstanding that decision, however, the Board has determined that it will first offer you an

Michele Terri Zembow, Ph.D.

April 18, 2008

Page 2

opportunity to settle this matter, and thereby avoid the initiation of disciplinary proceedings, should you consent to:

1. Cease and desist from engaging in the practice of psychology in the future without timely renewal of your license in violation of N.J.S.A. 45:1-7.1(b) and (c).

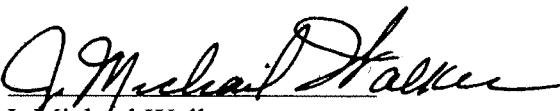
2. Pay a penalty in the amount of \$1500.00 which represents a penalty for continuing to engage in the practice of psychology with a suspended license from 2001 - 2004 renewal period (to be paid immediately upon your signing of the acknowledgment at the bottom of this letter).

If you are willing to settle this matter on the offered settlement terms, you may do so by signing the acknowledgment at the bottom of this letter, and returning it to the Board office. Upon your signature, this letter will be a matter of public record.

In the event you are unwilling to settle this matter on the offered terms, it will be referred to the Attorney General's office for the initiation of appropriate enforcement action. In such event, you will be afforded an opportunity to defend against the alleged violations. If an evidentiary hearing is deemed warranted the Board will either conduct that hearing at a date and time to be scheduled or refer the matter to the Office of Administrative Law. You are advised, however, that in the event formal charges are filed, the Board may assess civil penalties in an amount greater than that herein offered in settlement should any charges against you be sustained. Additionally, the Board may, if the facts are found to so warrant, enter an order, requiring you to reimburse certain monies and/or requiring you to pay costs incurred by the Board. Should you have any questions concerning this letter or the settlement offer herein, I suggest that you contact Deputy Attorney General, Carmen A. Rodriguez who may be reached at (973) 648-3696.

If you elect to settle this matter presently, you should sign the acknowledgment at the bottom of this letter and return it to the Board within fifteen (15) days following your receipt of this letter. In the event that the Board receives no response from you within fifteen (15) days, the Board's settlement offer will be withdrawn, and the matter will be referred to the Attorney General's Office for the initiation of appropriate enforcement proceedings.

NEW JERSEY STATE BOARD OF
PSYCHOLOGICAL EXAMINERS

By: 
J. Michael Walker
Executive Director

ACKNOWLEDGMENT: I, Michele Terri Zembow, hereby acknowledge that I have read and reviewed the settlement proposal set forth in the above letter. I acknowledge the conduct which has been charged. I am aware that, by signing this acknowledgment, I am waiving any

Michele Terri Zembow, Ph.D.

April 18, 2008

Page 3

rights I may have to defend myself against any charges of wrongdoing at an administrative hearing. I am also aware that the action taken against me by the Board herein is a matter of public record, and that this letter is a public document. I hereby agree to pay a penalty in the amount of \$1500. (to be paid upon signing of this acknowledgment).


Michelle Terri Zembow, Ph.D.

Dated:

c: Carmen A. Rodriguez, Deputy Attorney General